



U.S. Small Business
Administration

SACRAMENTO 2019 EDITION

Small Business

RESOURCE GUIDE

**Grow
Your
BUSINESS
in Northern
California**





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|  | Matching Your Business to a Lender |  | Crowdfunding, Investors & Alternative Funding Options |
|  | Loan Structuring and Packaging |  | Growth & Market Strategies |
|  | Knowing Your Lending Options (Debt & Equity) | | |

Business Funding Made Easy

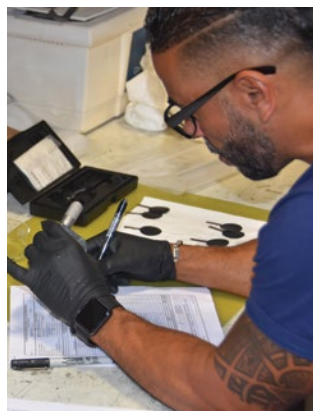


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ON THE COVER Greg Hartley and welding technician Gabe Guerrero, courtesy of Global Flex Manufacturing

THE U.S. SMALL BUSINESS ADMINISTRATION

A MESSAGE FROM THE ADMINISTRATOR



America's 30 million small businesses are the driving force of our nation's economy, and I am proud to lead a team of professionals dedicated to helping them start, grow, expand and recover. For more than 65 years, the U.S. Small Business Administration has been an advocate and ally of entrepreneurs, helping them at every stage of the business lifecycle. Whether they are a startup seeking capital; an established business seeking guidance on expanding to new markets through export opportunities or government contracts; or a business, nonprofit, homeowner or renter needing help recovering from a declared disaster, the SBA has their back.

I am honored to serve as a member of President Trump's Cabinet and represent the interests of America's small businesses. The President's pro-growth policies, including tax cuts and workforce development initiatives, are aimed at making it easier for entrepreneurs to invest in their businesses and employees. The President believes that when small businesses succeed and create jobs, our economy grows and our nation thrives.

As Administrator of the SBA, I have visited hundreds of small businesses and each of the SBA's 68 district offices in all 50 states. Every entrepreneur has a different story about what inspired them to take a risk on starting or growing a small business. No matter their industry, location or level of experience, the SBA serves as a resource to help them turn their dreams into realities. Many entrepreneurs have told me their business simply would not exist without the help of the SBA—from the guaranteed loans that provided the funding they needed to realize their goals of owning a small business, to the advice they got on writing a business plan or conducting market research, to the disaster aid they received when it seemed all hope had been lost. Throughout this issue of our resource guide, you will read stories of successful entrepreneurs who received assistance from the SBA. These successes are the motivation for the work we do.

Of course, we can't do it alone. We are honored to have the expertise of our resource partners, including Small Business Development Centers, Women's Business Centers,

Veterans Business Outreach Centers and SCORE chapters in communities nationwide. Through education, training and mentorship, these experts help entrepreneurs increase their potential and propel their businesses forward.

We at the SBA like to say we power the American Dream. Nowhere is that dream more apparent than in the work entrepreneurs do to invest in their communities and create economic opportunities for others. Over half of the U.S. workforce either owns or works for a small business, and small businesses create two out of every three net new jobs in the private sector. Small businesses invigorate neighborhoods and cities, making them vibrant places to live, work and raise a family. I encourage all entrepreneurs to leverage the opportunities detailed in this resource guide to power their own American Dream.

Regards,

Linda McMahon
SBA Administrator



WE MAKE SMALL BUSINESS
OUR BUSINESS.
START • GROW • EXPAND • RECOVER

California Statewide CDC: We Deliver Capital for Business Growth



Affordable Small Business Loans

- **SBA Community Advantage 7(a) Loans** for Equipment, Working Capital, Refinance, Business Acquisition and Other General Business Needs
- **SBA 504 Financing** for Purchase/Improvement of Owner Occupied Commercial Real Estate – as little as 10% down, below market fixed rates, terms up to 25 years, fully amortizing
- **504 Refinance** of Conventional Commercial Real Estate Loans – take advantage of attractive long term fixed rates

Call us for a Pre-Qualification Analysis!

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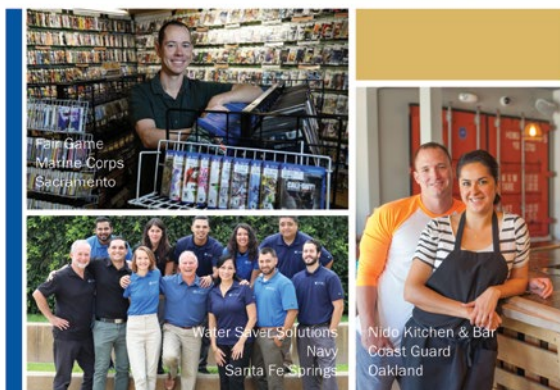
— by new south media —

We have all heard the phrase “content is king.” Creating rich, engaging, and inspiring content differentiates your brand in the marketplace. But who has time to focus on anything other than running their business?

Narrative works with you to develop the tools to tell your story across all media platforms. Powerful and authentic storytelling helps you stand out. It inspires action. It creates an emotional impact and forges enduring relationships. It separates you from the competition.

To learn more, contact Buddy Butler at buddy@newsouthmediainc.com or call **304.615.9884**.

We Help Veterans Start and Grow Their Businesses



Military families have special financing available.

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Contact us to learn more: www.veteranlaunch.org



Mike McGrane
Northern California
916.300.3470
Air Force Veteran



Darius Mahajer
Southern California
760.563.VETS (8387)



Small
businesses
power our
economy.

The SBA
powers
small
businesses.

Whether you dream of transforming your business idea into a thriving company, growing your customer base, or expanding into new markets or locations, the SBA is here for you. We offer programs, expertise, and access to capital that will empower you to take your small business to the next level of success.

Stop by your local SBA office or visit SBA.gov to learn how you can move your business forward with confidence.



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Administration



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sba.gov/ca/sacramento

@SBA_Sacramento

District Director Letter

Welcome to the 2019 edition of the U.S. Small Business Administration's Sacramento District Office *Small Business Resource Guide*. Our District Office serves the 21 northeastern counties of the state; our vast geography encompasses about 44,000 square miles and serves both rural and urban areas. Our district office serves the Sierra Nevada, featuring beautiful Lake Tahoe, Stockton and San Joaquin counties, known for river rafting and as the gateway to Yosemite. To the north is Mount Lassen and Mount Shasta, two of the most breathtaking mountains in California. Sacramento is an incubator for innovation and a catalyst for growth.

The SBA helps make the American dream of small business ownership a reality. We are the only federal agency dedicated to helping our 30 million small businesses start, grow, expand, or recover after a disaster. The SBA Sacramento District Office staff works with an extensive network of business advisers and lenders to help our small businesses at every stage of development.

Across our district in the last year, the SBA empowered small businesses to:

- Find an ally, advocate or mentor via our SBA Resource Partners, which includes SCORE, Small Business Development Centers, Women's Business Centers, and the Veterans Business Outreach Center, all powered by the SBA.
- Access over \$500 million in SBA-guaranteed loans using local banks, credit unions, community-based lenders, and microlenders. These businesses have hired thousands of new employees, bought needed equipment, and built/renovated facilities.
- Gain almost a half of billion in federal contracting awards.
- Rebuild after devastating wildfires destroyed thousands of homes and businesses in Northern California.

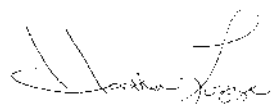
The staff at the Sacramento district office invites you to engage in some of our many training programs. Whether you are thinking of starting a business or want to grow an existing one, the SBA, along with our partner organizations, stand ready to assist you in making your dreams a reality. We want to help you gain economic prosperity through business retention and expansion.

Stay up to date on SBA events near you and get valuable Sacramento district office business information by following us on Twitter at @SBA_Sacramento.

Register for email updates at sba.gov/updates.

Use our *Small Business Resource Guide* to power your dream of starting, growing, or expanding your small business here in Northern California.

Sincerely,



Heather Luzzi
Sacramento District Director
U.S. Small Business Administration



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LOCAL BUSINESS ASSISTANCE

Bitten by the Business Bug

How SBA-backed loans helped one woman turn a flagging pest control business into an ever-expanding enterprise.

WRITTEN BY ZACK HAROLD



Rebbecca Fyffe first worked at ABC Humane Wildlife Control & Prevention Inc., a pest control business in suburban Chicago, Illinois, for a college summer job. She was on a different career path when she got a call from her old employer. The president of ABC needed to take a medical sabbatical, and the company wanted Fyffe to take over in his absence. Fyffe had studied public policy, pre-law, and epidemiology in addition to university-level research on pesticides. Not content with just keeping the seat warm, Fyffe began making improvements to the company's operations during her year at the helm. "Because of that I was made CEO," she says. That was in 2001. Fyffe was just 25 years old, the youngest pest control company CEO in the nation and one of only a few women in a business dominated by men.

She continued to look for ways to grow the company. At the time, ABC focused its efforts solely on nuisance wildlife control. Fyffe saw a lucrative opportunity in urban bird management. She had long been concerned about pigeons. Growing up, one of her young cousins contracted encephalitis from pigeon droppings, which led to epilepsy, blindness, and eventually death. Fyffe studied the birds and how to mitigate their threat, which brought her to the conclusion that improvements could be made in urban pigeon control. She found more effective solutions were needed to make the mitigation material more durable for city use. Fyffe knew she could do better, but to get the new venture off the ground, ABC needed to borrow money to invest in training, equipment, and insurance. The company was hesitant to take on the financial risk, so Fyffe offered an alternative solution: allow her to launch a new company that would specialize in pigeon management. She would run that company in addition to her duties at ABC.

She launched Landmark Pest Management in 2010 with four employees. Fyffe still needed to borrow money, which would be more difficult now that she didn't have an established business standing behind her. Thanks to workshops hosted by the SBA-supported Women's Business Development Center, Fyffe applied for an SBA-backed 7(a) loan through Chase Bank. A conventional loan would have allowed her to mortgage the warehouse facility she needed, but nothing more.

"We would have maxed out our ability to borrow," Fyffe says. "That would not have worked for our business." Because of SBA backing, Chase was willing to offer Fyffe a larger line of credit, which allowed her to get the warehouse as well as the uniforms, tools, and materials she needed. "We couldn't have done it without the SBA," she says.

Landmark established its reputation from its first contract, installing netting on a bridge project in Chicago. This bridge became the Chicago Transit Authority's showpiece for bird control. Within two years, Landmark was one of the main companies providing bird deterrent systems in Chicago. Fyffe used the money she made to purchase ABC and merge the two companies in 2012.



LANDMARK PEST MANAGEMENT



LANDMARK PEST MANAGEMENT

“

We couldn't have done it without the SBA.”

Rebecca Fyffe

Founder

Landmark Pest Management

The company has grown to 85 employees with 50 trucks on the road every day, working alongside the biggest construction firms in the country. Still, Fyffe challenges herself by finding ways to expand the company. In addition to its work in Illinois, Landmark does business in Michigan, Indiana, and Missouri. Fyffe is considering expansion to California and New York.

Landmark has continued to use its science-based methodology and proprietary technology to expand its offerings. The company is a leader in bedbug science, pioneering a special DNA test to detect infestations with a relatively small sample. Fyffe's team is also testing a new nontoxic fungi spore that could be used to kill the pests. The company's fastest growing sector is food production applications. Inspectors shut down factories if they find a pest, even if the animal has already been caught in a trap. Fyffe's company developed a trap that is equipped with sensors that allow Landmark to dispatch technicians as soon as a pest is captured. Although Fyffe has used conventional loans for these expansions, she credits her first SBA-backed loan and her Women's Business Development Center guidance with teaching her how to craft a growth plan and pitch ideas to lenders.

“We might not have been able to access that without the SBA,” she says.

SBA Resource Partners

No matter your industry, location, or experience, if you have a dream, the SBA is here to help you realize it. Our SBA Resource Partners extend our reach, offering free or low-cost mentoring, counseling, and training to help you start-up and thrive at all stages of the business life cycle.

There are more than

300 SCORE chapters

980 Small Business Development Centers

100 Women's Business Centers

20 Veterans Business Outreach Centers

SCORE

Join the ranks of other business owners who have experienced higher revenues and increased growth thanks to SCORE, the nation's largest network of volunteer business mentors. These business executives share real-world knowledge for no cost and to fit your busy schedule. SCORE mentors are available as often as you need, in person, via email or over video chat. Visit sba.gov/score to start working on your business goals.

SMALL BUSINESS DEVELOPMENT CENTERS

Realize your dream of business ownership and then remain competitive in an ever-changing global economy with assistance from your local SBDC. Access free or low-cost one-on-one counseling and training on topics like marketing, regulatory compliance, technology development, and international trade. Connect with an SBDC adviser at sba.gov/sbdc.

WOMEN'S BUSINESS CENTERS

Women entrepreneurs receive essential business training from this national network of community-based centers. Each center tailors its services to help you navigate the challenges women often face when starting or growing their business. For your nearest Women's Business Center, visit sba.gov/women.

VETERANS BUSINESS OUTREACH CENTERS

Veteran and military entrepreneurs receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. These are also the places to receive procurement guidance, which can help your business better compete for government contracts. VBOCs also serve active duty service members, National Guard or Reserve members, veterans of any era, and military spouses.

Our Local SBA Resource Partners

SBA's Resource Partners are independent organizations that are funded through SBA cooperative agreements or grants.



Arthur and Sandra Johnson, owners of 21 Short Stop in Georgia, received assistance from their local Small Business Development Center and SCORE chapter.

SCORE

Visit sba.gov/score to start working on your business goals.

Stockton

Serving San Joaquin, Calaveras, and Amador counties
Waterfront Warehouse
445 W. Weber Ave.
(916) 635-9085
sacramento.score.org

Chico

Serving Butte, Glenn, Lassen, Modoc, Plumas, Shasta, Sierra, Siskiyou, Tehama, and Trinity counties
1324 Mangrove Ave., suite. 114
(530) 342-8932
Call (530) 891-5556 to make an appointment
greaterchicoarea.score.org

Sacramento

Serving Sacramento, El Dorado, West Placer, Colusa, Sutter, and Yuba counties
by appointment only
6501 Sylvan Road, suite 100
Citrus Heights
(916) 635-9085
sacramento.score.org

Small Business Development Centers

Siskiyou SBDC

Serving Siskiyou County
Director Tonya Dowse
1512 S. Oregon St.
Yreka
(530) 842-1638
Fax (530) 926-6676
siskiyoucounty.org/sbdc

Shasta-Cascade SBDC

Serving Shasta and Trinity counties
Interim Director Ann Johnson-Stromberg
5800 Airport Road
Redding
(530) 222-8323
sbdcsc.org

SBDC at Butte College

Serving Butte, Glenn, and Tehama counties
Director Sophie Konuwa
2480 Notre Dame Blvd.
Chico
(530) 895-9017
Fax (530) 566-9851
bcsbdc.org

Capital Region SBDC

Serving Sacramento, Yolo, Sutter, Yuba, Colusa, Lake, western Placer, and El Dorado counties
Director Scott Leslie
One Capitol Mall, suite 700
Sacramento
(916) 319-4268
Fax (916) 443-2672
capitalregionsbdc.com

SBDC at San Joaquin Delta College

Serving San Joaquin, Calaveras, Amador, and Alpine counties
Director Nate McBride
56 S. Lincoln St., second floor
Stockton
(209) 954-5089
sbdc.deltacollege.edu

Sierra SBDC

Serving Sierra, Nevada, Plumas, Lassen, Modoc, eastern Placer, and El Dorado counties
Director Kristin York
10183 Truckee Airport Road, suite 202, Truckee
(530) 582-5022
sierrasbdc.com

SBDC Finance Center

1507 21st St., second floor
Sacramento
(916) 479-9722

Tech Futures Group

Tech startups and small companies can attract capital and grow into successful businesses with the assistance of the SBDC Tech Futures Group, a program of the NorCal Small Business Development Center Network.
(415) 494-7232
techfuturesgroup.org

Veterans Business Outreach Center

Veteran entrepreneurs or small business owners can receive business training, counseling and mentoring, and referrals to other SBA Resource Partners at a Veterans Business Outreach Center, sba.gov/vboc. This is also the place to receive procurement guidance, which can help your business better compete for government contracts.

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Coreena Conley

3831 W. Freeway Blvd., suite 105

Sacramento

(916) 527-8400

vbocix.org



O'Connor Belting, a Delaware family-owned business, expanded with the help of an SBA-guaranteed 7(a) loan.



Women's Business Centers

For your nearest Women's Business Center, visit [SBA.gov/women](https://sba.gov/women).

California Capital Financial Development Corp.

Women's Business Center
1792 Tribute Road, suite 270
Sacramento
(916) 442-1729
cacapital.org

Satellite location

Waterfront Warehouse
445 W. Weber Ave.
Stockton
(916) 442-1729

Jefferson Economic Development Institute

Women's Business Center
205 Chestnut St.
Mt. Shasta
(888) 926-6670
e-jedi.org



Your Advocates

The SBA's offices of advocacy and ombudsman are independent voices for small business within the federal government.

To report how a proposed federal regulation could unfairly affect you, find your regional SBA advocate at **sba.gov/advocacy**.

To submit a comment about how your business has been hurt by an existing regulation, visit **sba.gov/ombudsman/comments**

Advocacy

When you need a voice within the federal government for your interests as a small business owner, the SBA's regional advocates are here to assist. The advocates analyze the effects of proposed regulations and consider alternatives that minimize the economic burden on small businesses, governmental jurisdictions, and nonprofits. Find your regional advocate at **sba.gov/advocacy**.

Your advocate helps with these small business issues:

- » if your business could be negatively affected by regulations proposed by the government
- » if you have contracting issues with a federal agency

- » when you need economic and small business statistics

The SBA's Office of Advocacy also independently represents small business and advances its concerns before Congress, the White House, federal agencies, federal courts, and state policy makers.

Ombudsman

Entrepreneurs who have an issue with an existing federal regulation or policy can receive assistance from the SBA's national ombudsman.

The ombudsman's office helps you:

- » resolve regulatory disputes with federal agencies

- » reduce unfair penalties and fines
- » seek remedies when rules are inconsistently applied
- » recover payment for services done by government contractors

Make your voice heard by participating in a Regional Regulatory Enforcement Fairness Roundtable or a public hearing hosted by the SBA's national ombudsman. These events are posted periodically on the ombudsman website, **sba.gov/ombudsman**.

To submit a comment or complaint through the online form, visit **sba.gov/ombudsman/comments**. Your concerns will be directed to the appropriate federal agency for review. The SBA will collaborate with you and the agency to help resolve the issue.



Adriana Medina, owner of Fuerte Fitness, in Seattle, WA, received counseling from a SCORE mentor and a Women's Business Center adviser.

COURTESY OF SBA

How to Start a Business in Northern California

Thinking of starting a business? Here are the nuts & bolts.

The Startup Logistics

Even if you're running a home-based business, you will have to comply with many local, state, and federal regulations. Do not ignore regulatory details. You may avoid some red tape in the beginning, but your lack of compliance could become an obstacle as your business grows. Taking the time to research the applicable regulations is as important as knowing your market. Carefully investigate the laws affecting your industry. Being out of compliance could leave you unprotected legally, lead to expensive penalties, and jeopardize your business.

The California Business Incentives Gateway, cbig.ca.gov, provides information on site selection services, targeted tax breaks, training grants, fee waivers, permit assistance, low- cost or tax exempt financing, reduced utility rates, and employee recruitment.

Market Research

Need to do research on your clients and location? View consumer and business data for your area using the Census Business Builder: Small Business Edition, <https://cbb.census.gov/sbe>. Filter your search by business type and location to view data on your potential customers, including consumer spending, and a summary of existing businesses, available as a map and a report.

Business License & Zoning

Licenses are typically administered by a variety of state and local departments. It is important to consider zoning regulations when choosing a site for your business. Contact the local business license office where you plan to locate your business. You may not be permitted to conduct business out of your home or engage in industrial activity in a retail district.

Name Registration

Register your business name with the county clerk where your business is located. If you're a corporation, also register with the state.

Amador County, Jackson

County clerk-recorder & fictitious name registration
810 Court St.
(209) 223-6468
co.amador.ca.us

Butte County, Oroville

County clerk-recorder & fictitious name registration
County Administration Building
25 County Center Drive, suite 105
(530) 538-7691
buttecounty.net

Calaveras County, San Andreas

County clerk-recorder & fictitious name registration
891 Mountain Ranch Road
(209) 754-6371
calaverasgov.us

Colusa County, Colusa

County clerk-recorder & fictitious name registration
547 Market St., suite 111
(530) 458-0440
countyofcolusa.org

El Dorado County, Placerville

County clerk-recorder & fictitious name registration
360 Fair Lane
(530) 621-5490
edcgov.us

Glenn County, Willows

County clerk-recorder & fictitious name registration
516 W. Sycamore St.
(530) 934-6412
countyofglenn.net

Lassen County, Susanville

County clerk-recorder & fictitious name registration
220 S. Lassen St., suite 5
Clerk (530) 251-8217
Recorder (530) 251-8234
lassencounty.org

Modoc County, Altura

County clerk-recorder & fictitious name registration
108 E. Modoc St.
(530) 233-6205
County assessor's office
204 S. Court St., suite 106
(530) 233-6218
co.modoc.ca.us

Nevada County, Nevada City

County clerk-recorder & fictitious name registration
950 Maidu Ave., suite 210
(530) 265-1221
mynevadacounty.com

Plumas County, Quincy

County clerk-recorder & fictitious name registration
520 Main St. #102
Clerk (530) 283-6256
Recorder (530) 283-6218
1 Crescent St.
(530) 283-6380
countyofplumas.com

Placer County, Auburn

County clerk, recorder, fictitious name registration & business licenses
2954 Richardson Drive
Recordings (530) 886-5600
Clerk (530) 886-5610
placer.ca.gov

Sacramento County, Sacramento

County clerk & recorder
600 Eighth St.
(916) 874-6334
East area service center
5229-B Hazel Ave., Fair Oaks
Fictitious name registration & business licenses
700 H St., room 1710, first floor, Sacramento
(916) 874-6644
saccounty.net

San Joaquin County, Stockton

County clerk/recorder & assessor
44 N. San Joaquin St., suite 260
Recorder/clerk (209) 468-3939
Assessor (209) 468-2630
sjgov.org

Shasta County, Redding

County clerk, recorder/ fictitious name registration & business licenses
1643 Market St.
(530) 225-5730
co.shasta.ca.us

Siskiyou County, Yreka

County clerk & fictitious name registration
510 N. Main St.
(530) 842-8084 or (888) 854-2000 x8084
county.siskiyou.ca.us

Sierra County, Downieville

County clerk-recorder & fictitious name registration
100 Courthouse Square #11
(530) 289-3295
sierracounty.ca.gov

Sutter County, Yuba City

County clerk/recorder, fictitious name registration, & business licenses
433 Second St.
(530) 822-7134
suttercounty.org

Tehama County, Red Bluff

County clerk-recorder & fictitious name registration
633 Washington St.
(530) 527-3350
co.tehama.ca.us

Trinity County, Weaverville

County clerk-recorder & fictitious name registration
11 Court St.
(530) 623-1215
trinitycounty.org

Yolo County, Woodland

County clerk-recorder & fictitious name registration
625 Court St., room B01
(530) 666-8130
yolorecorder.org
yolocounty.org

Yuba County, Marysville

County clerk-recorder & fictitious name registration
915 Eighth St., suite 107
Recorder (530) 749-7850
Clerk (530) 749-7851
co.yuba.ca.us

Taxes

As a business owner, you should know your federal tax responsibilities and make some basic business decisions to comply with certain tax requirements. The IRS Small Business and Self-Employed Tax Center, go.usa.gov/xPxYR, offers information on a variety of topics including: obtaining an Employer Identification Number, paying and filing income tax, virtual workshops, forms, and publications.

Whether you are a new or an experienced business owner, there are new tax law changes that may affect your business. As the IRS works to implement the Tax Cuts and Jobs Act, signed into law December 2017, you can access the latest information on irs.gov/tax-reform to better understand the new tax law implications and how they affect your bottom line.

» **Tax Assistance Centers**

Employment Development Department
3321 Power Inn Road, second floor
Sacramento
Toll free (888) 745-3886
TDD (800) 547-9565
taxes.ca.gov

Social Security

If you have any employees, including officers of a corporation but not the sole proprietor or partners, you must make periodic payments, and/or file quarterly reports about payroll taxes and other mandatory deductions. You can contact the IRS or the Social Security Administration for information, assistance and forms, socialsecurity.gov/employer or (800) 772-1213. You can file W-2s online or verify job seekers through the Social Security Number Verification Service.

» **Franchise Tax Board**

State income tax
Tax information/refunds/forms
(800) 338-0505
Other assistance (800) 852-5711
Small business liaison (916) 845-4669

» **State Board of Equalization**

Sacramento field office
3321 Power Inn Road, suite 210
(916) 227-6700 or (800) 400-7115
Sellers permit number verification
(888) 225-5263
boe.ca.gov

Employment Eligibility Verification

The Federal Immigration Reform and Control Act of 1986 requires employers to verify employment eligibility of new employees. The law obligates an employer to process Employment Eligibility Verification Form I-9. The U.S. Citizenship and Immigration Service offers information and assistance through uscis.gov/i-9-central. For forms, call (800) 870-3676, for the employer hotline, call (888) 464-4218 or e-mail I-9central@dhs.gov.

E-Verify, operated by the Department of Homeland Security in partnership with the Social Security Administration, electronically verifies the Social Security number and employment eligibility information reported on Form I-9. It's the quickest way for employers to determine the employment eligibility of new hires. Visit e-verify.gov, call (888) 464-4218 or email e-verify@dhs.gov.

Health & Safety

All businesses with employees are required to comply with state and federal regulations regarding the protection of employees, visit dol.gov for information. The Occupational Safety and Health Administration provides information on the specific health and safety standards used by the U.S. Department of Labor, (800) 321-6742 or visit osha.gov.

- » **State Safety & Health Regulations**
Wage and hour division
2800 Cottage Way, room W-1836
Sacramento
(866) 487-9243 or
(916) 978-6123
- » **California Division of Labor Standards Enforcement**
2031 Howe Ave., suite 100
Sacramento
(916) 263-1811
dir.ca.gov/letf
- » **Disability Insurance Claims Employment Development Department**
645 Salem St.
Chico
(800) 514-0301
Se habla español
(866) 658-8846
edd.ca.gov
- » **Equal Employment Opportunity Commission**
San Francisco district office
(415) 625-5600 or
(800) 669-4000
eeoc.gov
- » **Occupational Safety & Health Administration**
1515 Clay St., suite 1901
Oakland
(510) 286-7000
- » **OSHA Division of Occupational Safety and Health**
2424 Arden Way, suite 165
Sacramento
(916) 263-2800
dir.ca.gov/dosh

Employee Insurance

Check with your state laws to see if you are required to provide unemployment or workers' compensation insurance for your employees. For health insurance options, call the Small Business Health Options Program at (800) 706-7893 or visit healthcare.gov/small-businesses/employers.

- » **California State Department of Industrial Relations**
1515 Clay St., 17th floor
Oakland
(844) 522-6734
dir.ca.gov
- » **State Compensation Insurance Fund**
2275 Gateway Oaks Drive, suite 100
Sacramento
(888) 782-8338
statefundca.org

Environmental Regulations

State assistance is available for small businesses that must comply with environmental regulations under the Clean Air Act. State Small Business Environmental Assistance programs provide free, confidential assistance to help small business owners understand and comply with complex environmental regulations and permitting requirements. These state programs can help businesses reduce emissions at the source, often reducing regulatory burden and saving you money. To learn more about these free services, visit nationalsbeap.org/states/list.

- » **Business Environmental Resource Center**
3331 Peacekeeper Way, suite 200
McClellan
(916) 874-2100
sacberc.org

- » **California Environmental Protection Agency**
1001 I St.
Sacramento
(916) 323-2514
calepa.ca.gov

- » **Sacramento Metropolitan Air Quality Management District**
777 12th St., third floor
Sacramento
(916) 874-4800 or
(800) 880-9025
airquality.org

Disability Compliance

For assistance with the Americans with Disabilities Act call (800) 669-3362 or visit ada.gov.

Child Support

Employers are essential to the success of the child support program and are responsible for collecting 75 percent of support nationwide through payroll deductions. The Office of Child Support Enforcement at Health and Human Services offers employers step-by-step instructions for processing income withholding orders for child support. "A Guide to an Employer's Role in the Child Support Program" is available at the Office of Child Support Enforcement's website at acf.hhs.gov/programs/css > **employer responsibilities**. You can also find information about other employer responsibilities and tools that can make meeting those responsibilities easier, such as electronic income withholding orders and the Child Support Portal. Send questions to employerservices@acf.hhs.gov.

- » **California Child Support Service**
childsup.ca.gov

Intellectual Property

Patents, trademarks, and copyrights are types of intellectual property that serve to protect creations and innovations. Intellectual property may be valuable assets for small businesses and entrepreneurs, and are important to consider in the development of any business plan.

Patents and Trademarks

For information and resources about U.S. patents and federally registered trademarks: Visit uspto.gov or call the U.S. Patent and Trademark Office Help Center at (800) 786-9199. The Silicon Valley office in San Jose, California, serves Alaska, Arizona, California, Hawaii, Nevada, Oregon, and Washington, uspto.gov/siliconvalley.

A patent for an invention is the grant of a property right to an inventor, issued by the patent office. The right conferred by the patent grant is the right to exclude others from making, using, offering for sale, or selling the invention in the United States or importing the invention.

There are three types of patents:

- Utility patents may be granted to anyone who invents or discovers any new and useful process, machine, manufacture, or composition of matter, or any new and useful improvement.
- Design patents may be granted to anyone who invents a new, original, and ornamental design for an article of manufacture.
- Plant patents may be granted to anyone who

- invents or discovers and asexually reproduces any distinct and new variety of plant, other than a tuber propagated plant or a plant found in an uncultivated state. For information visit uspto.gov/inventors.

A trademark or service mark includes any word, name, symbol, device, or any combination used or intended to be used to identify and distinguish the goods/services of one seller or provider from those of others, and to indicate the source of the goods/services.

Trademarks and service marks may be registered at both the state and federal level with the latter at the U.S. Patent and Trademark Office. Federally registered trademarks may conflict with and supersede those registered only at the state level. For information visit uspto.gov/trademarks.

» State Registration of a Trademark

Articles of incorporation, trademark registration with the secretary of state 1500 11th St., second floor Sacramento (916) 653-3984 sos.ca.gov/business/ts

Copyrights

Copyrights protect original works of authorship, including literary, dramatic, musical and artistic, and certain other intellectual works. Copyrights do not protect facts, ideas, and systems, although it may protect the way these are expressed. For general information contact:

» U.S. Copyright Office

U.S. Library of Congress
James Madison
Memorial Building
101 Independence Ave.
Southeast, Washington, DC
(202) 707-3000 or toll free
(877) 476-0778
copyright.gov



An O'Fallon Casting Inc. Employee at work in O'Fallon, MO. Owner Vince Gimeno grew his business thanks to expert SBA business counseling.

Chambers of Commerce

Alturas

(530) 233-4434
alturaschamber.org

Amador County

(209) 223-0350
amadorchamber.com

Anderson

(530) 365-8095
andersonchamberofcommerce.com

Auburn

(530) 885-5616
auburnchamber.net

Burney Basin

(530) 335-2111
burneychamber.com

Butte Valley

(530) 397-2111
buttevalleychamber.com

Calaveras County

(209) 754-5400
calaveras.org

California Black Chamber

(916) 463-0178
cbcc@calbcc.org

California Chamber

(800) 331-8877
calchamber.com

California Hispanic Chamber

(916) 444-2221
cahcc.com

Carmichael

(916) 481-1002
carmichaelchamber.com

Central Valley Asian American Chamber

(209)-405-2630
cvacc.org

Chester-Lake Almanor

(530) 258-2426
lakealmanorarea.com

Chico

(530) 891-5556
chicochamber.com

Citrus Heights

(916) 722-4545
chchamber.com

Colfax Area

(530) 346-8888
colfaxchamber.com

Corning District

(530) 824-5550
corningcachamber.org

Cottonwood

(530) 347-6800
cottonwoodchamberofcommerce.com

Davis

(530) 756-5160
davischamber.com

Dunsmuir

(530) 235-2177
dunsmuir.com

Lost Sierra

(530) 836-6811
easternplumaschamber.com

East Sacramento

(916) 221-2772
eastsacchamber.org

El Dorado Hills

(916) 933-1335
eldoradohillschamber.org

Elk Grove

(916) 691-3760
elkgroveca.com

Escalon

(209) 838-2793
escalonchamberofcommerce.org

Esparto Region

(530) 787-3242
espartoregionalchamber.com

Fair Oaks

(916) 967-2903
fairoakschamber.com

Fall River Valley

(530) 336-5840
fallrivervalleycc.org

Folsom

(916) 985-2698
folsomchamber.com

Foresthill Divide

(530) 367-2474

foresthillchamber.com**Galt District**

(209) 745-2529

galtchamber.com**Greater Grass Valley**

(530) 273-4667

grassvalleychamber.com**Greater Redding**

(530) 225-4433

reddingchamber.com**Greater Sacramento
Vietnamese American
Chamber**

(916) 900-6880

gsvacc.org**Greater Stockton**

(209) 547-2770

stocktonchamber.org**Gridley**

(530) 846-3142

gridleyareachamber.org**Happy Camp**

(530) 493-2900

happycampchamber.com**Hayfork**

(530) 628-5610

shastacascade.com**Indian Valley**

(530) 284-6633

or (530) 961-2120

indianvalleychamber.com**Isleton**

(916) 777-4800

isletonchamber.com**Lassen County**

(530) 257-4323

lassencountychamber.org**Lathrop**

(209) 858-5282

lathropchamber.org**Lincoln Area**

(916) 645-2035

lincolinchamber.com**Live Oak**

(530) 695-1519

liveoakchamber.org**Lodi**

(209) 367-7840

lodichamber.com**Loomis Basin**

(916) 652-7252

loomischamber.com**Los Molinos****losmochamber.com****Manteca**

(209) 823-6121

manteca.org**McCloud**

(530) 964-3113

mccloudchamber.com**Mount Shasta**

(530) 926-4865

mtshastachamber.com**Nevada City**

(530) 265-2692

nevadacitychamber.com**Klamath**

(800) 200-2335

klamathchamber.com**North Lake Tahoe Chamber/
Resort Association**

(530) 581-6900

gotahoenorth.com**Orangevale**

(916) 988-0175

orangevalechamber.com**Orland**

(530) 865-1600

orlandchamber.net**Oroville**

(530) 538-2542

orovillechamber.com**Paradise Ridge Chamber
& Visitors' Bureau**

(530) 877-9356

paradisechamber.com**Quincy**

(530) 394-0541

quincychamber.com**Rancho Cordova**

(916) 273-5700

ranhocordova.org**Red Bluff-Tehama**

(530) 527-6220

redbluffchamber.com**Rio Linda/Elverta Chamber
& Civic League**

(916) 991-9344

rlechamber.org**Ripon**

(209) 599-7519

riponchamber.org**Rocklin**

(916) 624-2548

rocklinchamber.com**Roseville**

(916) 783-8136

rosevilleareachamber.com**Rough and Ready**

(530) 797-6729

roughandreadychamber.com**Sacramento Asian
Pacific Chamber**

(916) 446-7883

sacasiancc.org**Sacramento Black Chamber**

(916) 231-0416

sacblackchamber.org**Sacramento Metro**

(916) 552-6800

metrochamber.org**Shingle Springs/Cameron**

(530) 677-8000

sscpchamber.org**Sierra County**

(800) 200-4949

sierracountychamber.com**Siskiyou County****siskiyouchambers.com****San Joaquin County
Hispanic Chamber**

(209) 943-6117

sjchispanicchamber.com**Tracy**

(209) 835-2131

tracychamber.org**Trinity County**

(800) 487-4648 or

(530) 623-6101

trinitycounty.com**Truckee Donner**

(530) 587-2757

truckee.com**Weed**

(530) 938-4624

weedchamber.com**West Sacramento**

(916) 371-7042

westsacramentochamber.com**Westwood Area**

(530) 256-2456

westwoodareachamber.com**Willows**

(530) 934-8150

willowschamber.com**Winters**

(530) 795-2329

winterschamber.com**Woodland**

(530) 662-7327

woodlandchamber.org**Yreka**

(530) 842-1649

yrekachamber.com**Yuba-Sutter**

(530) 743-6501

yubasutterchamber.com

Economic Development

CITD Feather River College

Serving the far north

(916) 205-6473

citd.org**CITD Northern California**Serving Amador, Calaveras,
El Dorado, Lassen, Nevada,
Placer, Sacramento, San
Joaquin, Sierra, Sutter, Yolo,
and Yuba counties

(916) 563-3200

sacramentocitd.orgStartup companies, economic
development organizations,
business groups, and venture
capitalists can receive help
from iHubs, which stimulate
partnerships, economic
development, and job creation
around specific research
clusters.**business.ca.gov**If you need market
intelligence, trade counseling,
business matchmaking, and
diplomacy support, contact
the U.S. Department of
Commerce's International
Trade Administration.
(916) 566-7170
george.tastard@trade.gov

Write your Business Plan

Your business plan is the foundation of your business. Learn how to write a business plan quickly and efficiently with a business plan template.



Business plans help you run your business

A good business plan guides you through each stage of starting and managing your business. You'll use your business plan as a roadmap for how to structure, run, and grow your new business. It's a way to think through the key elements of your business.

Business plans can help you get funding or bring on new business partners. Investors want to feel confident they'll see a return on their investment. Your business plan is the tool you'll use to convince people that working with you—or investing in your company—is a smart choice.

Pick a business plan format that works for you

- There's no right or wrong way to write a business plan. What's important is that your plan meets your needs.
- Most business plans fall into one of two common categories: traditional or lean startup.
- **Traditional business plans** are more common, use a standard structure, and encourage you to go into detail in each section. They tend to require more work upfront and can be dozens of pages long.
- **Lean startup business plans** are less common but still use a standard structure. They focus on summarizing only the most important points of the key elements of your plan. They can take as little as one hour to make and are typically only one page.

Which business plan format is right for you?



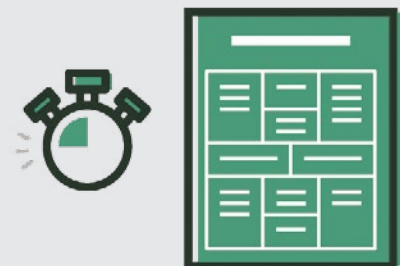
Traditional Business Plan

- This type of plan is very detailed, takes more time to write, and is comprehensive.
- Lenders and investors commonly request this plan.



Lean Startup Plan

- This type of plan is high-level focus, fast to write, and contains key elements only.
- Some lenders and investors may ask for more information.



TRADITIONAL BUSINESS PLAN FORMAT

You might prefer a traditional business plan format if you're very detail oriented, want a comprehensive plan, or plan to request financing from traditional sources.

When you write your business plan, you don't have to stick to the exact business plan outline. Instead, use the sections that make the most sense for your business and your needs. Traditional business plans use some combination of these nine sections.

Executive Summary

Briefly tell your reader what your company is and why it will be successful. Include your mission statement, your product or service, and basic information about your company's leadership team, employees, and location. You should also include financial information and high-level growth plans if you plan to ask for financing.

Company Description

Use your company description to provide detailed information about your company. Go into detail about the problems your business solves. Be specific, and list out the consumers, organization, or businesses your company plans to serve.

Explain the competitive advantages that will make your business a success. Are there experts on your team? Have you found the perfect location for your store? Your company description is the place to boast about your strengths.

Market Analysis

You'll need a good understanding of your industry outlook and target market. Competitive research will show you what other businesses are doing and what their strengths are. In your market research, look for trends and themes. What do successful competitors do? Why does it work? Can you do it better? Now's the time to answer these questions.

Organization and Management

Tell your reader how your company will be structured and who will run it.

Describe the legal structure of your business. State whether you have or intend to incorporate your business as a C or an S corporation, form a general or limited partnership, or if you're a sole proprietor or LLC.

Use an organizational chart to lay out who's in charge of what in your company. Show how each person's unique experience will contribute to the success of your venture. Consider including resumes or CVs of key members of your team.

Service or Product Line

Describe what you sell or what service you offer. Explain how it benefits your customers and what the product lifecycle looks like. Share your plans for intellectual property, like copyright or patent filings. If you're doing research and development for your service or product, explain it in detail.

Marketing and Sales

There's no single way to approach a marketing strategy. Your strategy should evolve and change to fit your unique needs.

Your goal in this section is to describe how you'll attract and retain customers. You'll also describe how a sale will actually happen. You'll refer to this section later when you make financial projections, so make sure to thoroughly describe your complete marketing and sales strategies.

Funding Request

If you're asking for funding, this is where you'll outline your funding requirements. Your goal is to clearly explain how much funding you'll need over the next five years and what you'll use it for.

Specify whether you want debt or equity, the terms you'd like applied, and the length of time your request will cover. Give a detailed description of how you'll use your funds. Specify if you need funds to buy equipment or materials, pay salaries, or cover specific bills until revenue increases. Always include a description of your future strategic financial plans, like paying off debt or selling your business.

Financial Projections

Supplement your funding request with financial projections. Your goal is to convince the reader that your business is stable and will be a financial success.

If your business is already established, include income statements, balance sheets, and cash flow statements for the last three to five years. If you have other collateral you could put against a loan, make sure to list it now.

Provide a prospective financial outlook for the next five years. Include forecasted income statements, balance sheets, cash flow statements, and capital expenditure budgets. For the first year, be even more specific and use quarterly—or even monthly—projections. Make sure to clearly explain your projections, and match them to your funding requests.

This is a great place to use graphs and charts to tell the financial story of your business.

Appendix

Use your appendix to provide supporting documents or other materials that were specially requested. Common items to include are credit histories, resumes, product pictures, letters of reference, licenses, permits, patents, legal documents, and other contracts.

TRADITIONAL BUSINESS PLAN CHECKLIST

- Executive summary
- Company description
- Market analysis
- Organization and management
- Service or product line
- Marketing and sales
- Funding request
- Financial projections
- Appendix

LEAN STARTUP PLAN FORMAT

You might prefer a lean startup format if you want to explain or start your business quickly, your business is relatively simple, or you plan to regularly change and refine your business plan.

Lean startup formats are charts that use only a handful of elements to describe your company's value proposition, infrastructure, customers, and finances. They're useful for visualizing tradeoffs and fundamental facts about your company.

There are many versions of lean startup templates, but one of the oldest and most well known is the Business Model Canvas, developed by Alex Osterwalder. You can search the web to find free templates of the Business Model Canvas, or other versions, to build your business plan.

We'll discuss the nine components of the Business Model Canvas version here.

Key Partnerships

Note the other businesses or services you'll work with to run your business. Think about suppliers, manufacturers, subcontractors and similar strategic partners.

Key Activities

List the ways your business will gain a competitive advantage. Highlight things like selling direct to consumers or using technology to tap into the sharing economy.

Key Resources

List any resource you'll leverage to create value for your customer. Your most important assets could include staff, capital, or intellectual property. Don't forget to leverage business resources that might be available to women, veterans, Native Americans, and HUBZone-certified businesses.

Value Proposition

Make a clear and compelling statement about the unique value your company brings to the market.

Customer Relationships

Describe how customers will interact with your business. Is it automated or personal? In person or online? Think through the customer experience from start to finish.

Customer Segments

Be specific when you name your target market. Your business won't be for everybody, so it's important to have a clear sense of who your business will serve.

Channels

List the most important ways you'll talk to your customers. Most businesses use a mix of channels and optimize them over time.

Cost Structure

Will your company focus on reducing cost or maximizing value? Define your strategy, then list the most significant costs you'll face pursuing it.

Revenue Streams

Explain how your company will actually make money. Some examples are direct sales, memberships fees, and selling advertising space. If your company has multiple revenue streams, list them all.

Want to see an example of a business plan?

View examples of both business plan formats at sba.gov/business-guide/plan/write-your-business-plan-template

LEAN STARTUP PLAN CHECKLIST

- Key partnerships
- Key activities
- Key resources
- Value proposition
- Customer relationships
- Customer segments
- Channels
- Cost structure
- Revenue streams

“If you fail to plan, you are planning to fail.”

Benjamin Franklin



Jack Goodison, a veteran, grew his business in North Kingstown, Rhode Island, J. Goodison Co., with the help of an SBA-guaranteed 504 loan.

Programs for Veterans

Members of the military community can start and grow their small business with the help of SBA programs.

Need entrepreneurship training?

Entrepreneurship training is available through the SBA's programs for veterans, sba.gov/veterans, at military installations around the world. These programs are open to active duty service members, those transitioning out of service, National Guard and Reserve members, veterans of all eras, and military spouses. Connect to other entrepreneurs and your local network of SBA Resource Partners through these services and programs.

Veterans Business Outreach Centers, sba.gov/vboc, provide business training and counseling to those interested in starting, purchasing, or growing a small business.

Boots to Business is an entrepreneurial education and training program offered by the SBA as part of the Department of Defense's Transition Assistance Program. Service members transitioning out of active duty and military spouses are eligible for Boots to Business.

During the course, you explore business ownership and other self-employment opportunities while learning key business concepts. You will walk away with an overview of entrepreneurship and applicable business ownership fundamentals, including how to access startup capital using SBA resources. Boots to Business is conducted on all military installations that host the Transition Assistance Program,

both in and out of the contiguous United States.

Boots to Business: Reboot delivers the Boots to Business curriculum to veterans of all eras, members of the National Guard and Reserve, and military spouses in their local communities.

Register for either program at <https://sbavets.force.com>.

If you're a service-disabled veteran or a spouse, the SBA's Service-Disabled Veteran Entrepreneurship Training Program provides guidance on starting or growing your small business, visit sba.gov/ovbd.

Interested in doing business with the government?

Veteran-owned and service-disabled veteran-owned small businesses interested in federal contracting opportunities can receive training through the Veteran Federal Procurement Entrepreneurship Training Program. This program is administered by the Veteran Institute for Procurement, which offers a platform with three training programs to assist veterans: VIP Start, VIP Grow, and VIP International.

- » VIP Start is for companies wanting to enter the federal market and become ready for procurement. Nearly 200 veteran-owned businesses from 29 states plus Washington, DC have graduated from the program.
- » VIP Grow is the core curriculum which assists companies in developing strategies to expand and operate within the federal marketplace. More than 700 veteran-owned businesses from 42 states plus DC and Guam have graduated from this program.
- » VIP International is for companies that want to enter or expand their federal and commercial contracting opportunities overseas.

Loan Fee Relief

To encourage lending to members of the military community who want to start or grow their business, the SBA reduces upfront guarantee fees on select loans. That means the cost savings will be passed down to you, the eligible veteran or qualifying military member. To learn more, contact your local SBA district office or ask your SBA Lender about the Veterans Advantage program, sba.gov/loans.

Learn about the Service-Disabled Veteran-Owned Small Business certification program on page 49.

Have an employee who was called to active duty?

Ask your local SBA district office or lender about the Military Reservist Economic Injury Disaster Loan program. If you meet the eligibility requirements, you may receive funds that enable your business to meet ordinary and necessary operating expenses when an essential employee is called up to active duty in the military reserve.

Programs for Entrepreneurs

SBA's Emerging Leaders program helps grow businesses.

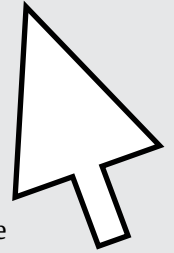
Business executives looking for their next educational opportunity will find it in the SBA's Emerging Leaders program.

Participants in the intense seven-month Emerging Leaders entrepreneurship program are selected through a competitive process. The program fosters a learning environment that accelerates the growth of high-potential small businesses, while providing training and peer networking sessions. Emerging Leaders graduates have reported gaining more than \$300 million in new financing and securing over \$2.16 billion in government contracts. For information about the Emerging Leaders program, visit sba.gov/emergingleaders.



Online Resources for Entrepreneurs

Find free short courses and learning tools to start and grow your small business at sba.gov/learning. The SBA's free Online Learning Center is a great resource for every entrepreneur, especially rural business owners looking for easy access to vital business training.



Courses include:

- writing your business plan
- small business legal requirements
- small business financing options
- digital and traditional marketing to win customers
- disaster recovery
- cyber security and crime prevention

Entrepreneurs receive business counseling and assistance at the Philadelphia SBA district office in King of Prussia.

Greg & Claudia Hartley

OWNERS, GLOBAL FLEX MANUFACTURING

Redding, CA

With manufacturing facilities in Redding, California, Global Flex takes pride in its commitment to American-made products, which are helping to make communities safer in case of a natural disaster.

An SBA-guaranteed loan helped owners Greg & Claudia Hartley help grow their business by financing their certification for use in the seismic construction market, where safety certification is rigorous and costly. Global Flex works with pipe, valve, and fitting distributors, industrial hose distributors, and larger design and build firms, as well as larger original equipment manufacturers. Its products include hose assemblies, pump connectors, rubber expansion joints, stainless steel expansion joints, seismic connectors, and flu-duct joints. Its engineers create most any flexible hose assembly, assisting customers with determining the components they need for their specific applications.

- **What challenge did you have?** Global Flex had an opportunity to grow our business by obtaining an Underwriter Laboratories listing, as well as the equipment to certify our products, but we were faced with a shortage of capital to make these costly moves.
- **What was the SBA solution?** The SBA was able to guarantee a loan for our lender, Cornerstone Community Bank. That loan gave us the capital we needed at an interest rate and repayment term that maximized cash flow and supported our growth. In today's business market, cash flow is king, so the SBA loan guarantee was essential.
- **What benefit did this have for you?** The loan paid for our UL listing, which is required to certify the quality of our products. UL is approved to perform safety testing by the Occupational Safety and Health Administration. Funding for the testing, materials, and labor to achieve our UL certification was costly, but it brought us into new markets. Now our products have been certified for use in earthquake-tested applications—benefiting all Americans. Until we received the UL listing, we weren't as strong in the seismic market.
We were also able to purchase new and updated computers, software, and shop equipment, creating a more user-friendly system for our staff. This allowed us more time to work at maintaining and growing our customer base. In addition, we were also able to add two weld stations with efficient, reliable welders and turn tables, allowing for more production with less product failures. More volume is running through the system, all thanks to our SBA-backed loan.



COURTESY OF GLOBAL FLEX MANUFACTURING

“

In today's business market, cash flow is king, so the SBA loan guarantee was essential.”

Greg & Claudia Hartley
Owners, Global Flex Manufacturing

FUNDING PROGRAMS

Financing Your Small Business

A Deal is Inked

An SBA loan helps these entrepreneurs succeed in the challenging printing market.

WRITTEN BY Pam Kasey

COURTESY OF J. EMILIO FLORES

When Mark Moralez's employer, the owner of Printing Palace in Santa Monica, California, told him in 2014 he'd found a buyer for the business, Moralez reacted with shock. "Why?" his boss asked. "Do you want to buy it instead?"

The idea surprised Moralez, but it was appealing. He'd been in the industry for more than 20 years and at Printing Palace for a decade. As general manager, he managed nine employees and took care of the business as if it were his own; many customers assumed he was the owner. He and his husband, John Briggs, discussed a possible purchase over lunch. "It wasn't something I was looking to do, I was just trying to take control of my own destiny," Moralez says. He was scared, but the couple decided to take the leap.

Moralez and Briggs visited their credit union and were quickly disappointed. The loan officer wouldn't take the risk. "He decided that printing was a dying industry and there was no way he was going to fund us," Moralez said.

In frustration, Moralez posted about the setback on Facebook. His social network came to his aid; the post got him the attention of an SBA Lender—as high up as the bank's vice president, Mark Morales. This SBA Lender decided the couple deserved the chance, and Moralez and Briggs soon qualified for SBA funding. They received a 7(a) loan of \$1.1 million toward the \$1.4 million purchase, enabling Moralez and Briggs to buy Printing Palace in 2015.

It was a challenging time to invest in printing. "There were probably 20 printers in our area 10 years ago, and there are probably four now," Moralez says. "The industry has changed a lot, even in the past three years. What used to be 20 to 30 percent of our business is now 50 to 60 percent, and that's on-demand, digital, quick, turned around in a day." The couple has met the challenge, giving up equipment they owned for five new digital printers they lease. They also added an architectural plan printer in response to frequent customer requests. "It's not a huge moneymaker, but it meets demand and it's a profitable unit," Moralez says.

What sets Printing Palace apart in a changing industry is the shop's commitment to customer service. "Everybody wants to do online printing," he says. "What keeps us going, and we're doing well, is that we cater to people who are frustrated with that—or who just want to come in and feel things and talk to somebody who's knowledgeable about the product." Printing Palace's website touts its print-industry veterans who take pride in delivering jobs on time. Moralez and Briggs have earned high reviews online.

Moralez sought certification early on as an LGBT-owned business. He serves as president of his local chapter of the Los Angeles Gay & Lesbian



COURTESY OF J. EMILIO FLORES



COURTESY OF J. EMILIO FLORES

Mark Moralez believes that what sets Printing Palace apart in a changing industry is his talented work force and their customer service.

“If it’s something you want to do and you have the skill to do it, you just have to jump in with both feet.”

Mark Moralez
Owner
Printing Palace

Chamber of Commerce, giving Printing Palace prominence in a loyal market. “We’ve also done some charity work for Human Rights Campaign and Equality California, we’ve donated money and free printing. Those causes are near and dear to our hearts.”

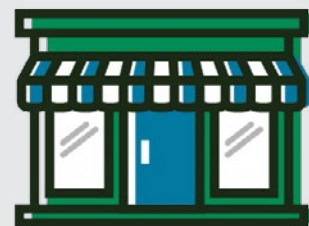
At a time when print shops routinely struggle and fail, Printing Palace has secured its place. “Revenues have stayed steady,” Moralez says. “But we’ve streamlined everything, so we’re a lot more efficient and profitable than we were. In an industry that peaked 10 years ago and has slowly been in decline, the fact that we can stay where we are and make it profitable is a strong indication of how well we’re doing.”

The pressure is real. “Now everybody is relying on us, and the weight falls on my shoulders,” Moralez says. “It’s more work than I’ve ever done in my life, but it’s been a good thing. I’m glad we did it.”

For those seeking business financing, Moralez has this advice: do your research and find an SBA Lender who wants to work with you. “Then, go for it,” he says. “If it’s something you want to do and you have the skill to do it, you just have to jump in with both feet.”

SBA-backed Loans

For small business owners and entrepreneurs who cannot get traditional forms of credit, an SBA-guaranteed loan can fill that need. The SBA guarantees loans made by lending institutions to small businesses that would not otherwise be able to obtain financing. If you are eligible and cannot obtain conventional financing with reasonable rates and terms, the SBA guarantee reduces a lender’s risk of loss in the event of a default on the loan. The guarantee is conditional on the lender following SBA program requirements. Just like with any other loan, you make your loan payments directly to your SBA Lender in accordance with your terms.



Lender Match

Visit your local SBA office for a lender referral, or use Lender Match, sba.gov/lendermatch. The SBA’s online tool connects entrepreneurs with SBA Lenders interested in making small business loans in your area.

Need Financing?

Visit your local SBA office or lender to learn about these funding options.



The 7(a) Loan, the SBA's Largest Financing Program

If you're unable to get conventional financing and you meet the eligibility requirements, you can use a 7(a) loan to buy real estate, equipment, or inventory for your small business. It may also be used for working capital, to refinance business debt or purchase a small business.

MAX LOAN AMOUNT: \$5 million

INTEREST RATE: generally prime + a reasonable rate capped at 2.75 percent

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate, 10 years for other fixed assets and working capital

GUARANTEE: 50 to 90 percent

CAPLines

Meet your revolving capital needs with lines of credit. CAPLines can be used for contract financing, seasonal lines of credit, builders line of credit, or for general working capital lines.

SBA Express Loan

Featuring a simplified process, these loans are delivered by experienced lenders who are authorized to make the credit decision for the SBA. These can be term loans or revolving lines of credit.

MAX LOAN AMOUNT: \$350,000

INTEREST RATE: for loans less than \$50,000, prime + 6.5 percent; for loans of \$50,000 and greater, prime + 4.75 percent

TERMS: loan term varies according to the purpose of the loan, generally up to 25 years for real estate and 10 years for other fixed assets and working capital.

GUARANTEE: 50 percent

Community Advantage Program

Financing for women, veterans, low-income borrowers, and minority entrepreneurs just starting up or in business for a few years. Receive free business counseling as you work with a community-based financial institution.

INTEREST RATE: prime + 6 percent

TERMS: up to 25 years for real estate, 10 years for equipment and working capital

GUARANTEE: 75 to 90 percent

Microloan Program

Eligible businesses can startup and grow with working capital or funds for supplies, equipment, furniture and fixtures. Borrow from \$500 to \$50,000 and access free business counseling from microlenders.

INTEREST RATE: loans less than \$10,000, lender cost + 8.5 percent; loans \$10,000 and greater, lender cost + 7.75 percent

TERMS: lender negotiated, no early payoff penalty

504 Certified Development Company Loan Program

If you do not qualify for traditional financing, but would like to purchase/renovate real estate or buy heavy equipment for your business, ask about the 504 loan program. It provides competitive fixed-rate mortgage financing through a lender and a Certified Development Company.

MAX LOAN AMOUNT (up to 40 percent of the total project): up to \$5 million; \$5.5 million for manufacturing or energy public policy projects

INTEREST RATE: below market fixed rates for 10, 20 or 25 year terms

TERMS: 20 or 25 years for real estate or long term equipment, 10 years for general machinery and equipment

GUARANTEE: the lender provides a senior loan for 50 percent of the project cost (with no SBA guarantee); the CDC finances up to 40 percent in a junior lien position (supported by the SBA guarantee)

SPECIAL CONDITION: a minimum borrower contribution, or down payment, is required, amounts vary by project but are usually 10 percent

SBA Lenders

Our participating SBA Lenders serve all 21 northeastern counties in Northern California.

AUBURN

Plumas Bank

470 Nevada St., suite 108
(888) 375-8627

CHICO

TriCounties Bank

63 Constitution Drive
(800) 982-2660

DAVIS

California Statewide CDC

426 D Street
(800) 982-9192

FOLSOM

SAFE Credit Union

(800) 733-7233

GOLD RIVER

Seacoast Commerce Bank

11246 Gold Express Drive, suite 98
(916) 858-1165

NORTH HIGHLANDS

Greater Sacramento Certified Development Corp.

5428 Watt Ave., suite 200
(916) 339-1096

RANCHO CORDOVA

Five Star Bank

3100 Zinfandel Drive, suite 100
(916) 851-5440

REDDING

Cornerstone Community Bank

237 S. Main St.
(530) 529-1460

Superior California

Economic Development CDC

499 Hemsted Drive, suite A
(530) 225-2760

ROSEVILLE

Exchange Bank

1420 Rocky Ridge Drive, suite 190
(916) 788-7409

Live Oak Banking Co.

(877) 790-1678

Mortgage Capital Development Corp.

611 Front St.
(916) 724-5000

Redding Bank of Commerce

1504 Eureka Road #100
(530) 224-3333

SACRAMENTO

Banner Bank

1720 Howe Ave.
(916) 648-2100

California Bank & Trust

2399 Gateway Oaks Drive, suite 110
(800) 585-1722

CDC Small Business Finance Corp.

1545 River Park Drive, suite 530
(800) 611-5170

Compass Bank

2277 Watt Ave.
(916) 486-2300

First Northern Bank of Dixon

1007 Seventh St., suite M102
(916) 325-8510

First US Community CU

580 University Ave.
(916) 576-5700

Golden Pacific Bank

1409 28th St.
(800) 582-5503

STOCKTON

Central Valley Community Bank

2800 W. March Lane, suite 120
(209) 644-7814

NATIONAL LENDERS

Bank of America

(888) 600-4000
bankofamerica.com

Bank of the West

(866) 306-7254
bankofthewest.com

Independence Bank

(951) 272-3590
1776bank.com

JPMorgan Chase Bank

(916) 440-0102
chase.com

Newtek Small Business Finance Inc.

(718) 260-6567
newtekone.com

Pacific Premier Bank

(949) 864-8000
ppbi.com

Stearns Bank National

(714) 513-7777
stearnsbank.com

United Midwest Savings Bank

(800) 686-2052

U.S. Bank National Association

(888) 722-3948
usbank.com

Wells Fargo Bank

(800) 495-8256
wellsfargo.com

Community Advantage Lenders

California Capital Financial Development Corp.

1792 Tribute Road, suite 270
Sacramento
(916) 442-1792
cacapital.org

California Statewide CDC

426 D St.
Davis
(800) 982-9192
calstatewide.com

CDC Small Business Finance Corp.

1545 River Park Drive, suite 530
Sacramento
(800) 611-5170
cdcloans.com

Grow America Fund

(209) 483-9863
ndconline.org

RCRC

1215 K St., suite 1650
Sacramento
(916) 447 4806
rcrcnet.org

Veterans Advantage (Main Street Launch)

4010 Foothills Blvd., suite 103-16
Roseville
(916) 300-3470
veteranlaunch.org

Participating Certified Development Companies

California Statewide CDC

426 D St.
Davis
(800) 982-9192
calstatewide.com

CDC Small Business Finance

1545 River Park Drive, suite 530
Sacramento
(916) 473-0204
cdcloans.com

Greater Sacramento Certified Development Corp.

5428 Watt Ave., suite 200
North Highlands
(916) 339-1096
gscdc.com

Mortgage Capital Development Corp.

3400 Douglas Blvd.
Roseville
(916) 724-5000
tmcfinancing.com

Superior California Economic Development

499 Hemsted Drive, suite A
Redding
(530) 225-2760
scedd.org

Participating Microlenders

3CORE

1430 E. Ave., suite 4A
Chico
(530) 893-8732
3coreedc.org

California Capital Access Program

(916) 654-6061
treasurer.ca.gov/cpcf/calcap

California State Office of Rural Development

Business Energy and Cooperative Program Director
Karen Rich
(530) 792-5825
rd.usda.gov/ca

CalRecycle

Govindan Viswanathan
(916) 341-6497
calrecycle.ca.gov

Grow America Fund

(209) 483-9863
ndconline.org

Opening Doors

1111 Howe Ave., suite 125
Sacramento
(916) 492-2591
openingdoorsinc.org

Banking solutions that mean business.



Our unique brand of Service With Solutions® provides a breadth of financial services, business knowledge and personalized problem solving. It's a "come to you" style of full-service relationship banking built to last for years. Your Tri Counties Bank Business Banker is a financial services expert dedicated to understanding you and your business, and will construct a custom portfolio of financial services to help your business grow and thrive.

Schedule a complimentary business financial review today to start a relationship that will benefit you for years to come.

SBA Guaranteed Loans
Small Business Lending
USDA Business & Industry Loans
Agricultural Financing
Commercial Financing & Real Estate Loans
Equipment Loans & Leases
Treasury Management Services
Merchant Services

SMALL BUSINESS ADMINISTRATION (SBA) PREFERRED LENDER

Tri Counties Bank is an SBA Preferred Lender with a dedicated SBA support team for a streamlined approach and faster closings to meet your deadlines.

Branches conveniently located throughout Northern and Central California including 12 locations in the Bay Area.

 **tri counties bank**
Service With Solutions®

1-800-982-2660 | TriCountiesBank.com

Member FDIC



YOUR PARTNER IN SUCCESS

When your small business needs
professional guidance to build
capacity: **We've got your back!**



Sacramento
Minority Business
Development Agency
Export Center

We help small business to grow globally and export their products and services to international markets. Our core services include...

International Business Consulting
Reimbursement Program
Outbound & Inbound Trade Missions
Networking Event & Workshops
Domestic & International Partners

Business Matchmaking
Research & Reports
Financial, Technical, Logistical
& Legal Assistance
Public Policy & Business Advocacy

Henan Li, Global Initiatives Director
hli@calasiancc.org | 916-446-7883



Southwest
Small Business
Transportation
Resource Center

We have helped small businesses prepare for and win local, state and federal transportation projects. Our core services include...

Access to Working Capital
Bonding
Business & Experts Counseling
Buyer Introductions
Customized & Prescriptive
Business Plans

Disabled Business
Enterprise Certification
Procurement
Technical Assistance
Virtual Training

Tanya Motta, SBTRC Project Director
tanya@southwestregionsbtrc.us | 916-443-5957

CALIFORNIA ASIAN-PACIFIC CHAMBER OF COMMERCE

2331 Alhambra Blvd. Suite 100 | Sacramento, CA 95817 | 916-446-7883 | calasiancc.org

When Small Business Wins, We All Win!

Assistance with Exporting

Businesses that export are less dependent on any one market. Exporting also broadens the market and stabilizes sales for those who make seasonal products.

Small businesses can enter and excel in the international marketplace using State Trade Expansion Program grants and training. Visit sba.gov/internationaltrade to find out if your state is participating.

You can:

- learn how to export
- participate in foreign trade missions and trade shows
- obtain services to support foreign market entry
- translate websites to attract foreign buyers
- design international marketing products or campaigns

Financing for International Growth

The International Trade Loan can position you to enter or expand into international markets. It can also help you better compete if your business has been adversely affected by unfair trade practices.

Max loan amount: \$5 million

Interest rate: generally prime + a reasonable rate capped at 2.75 percent

Terms: up to 25 years for real estate, up to 10 years for equipment

Guarantee: up to 90 percent

Ask your SBA Lender about the **Export Express Loan** for enhancing your export development.

Max loan amount: \$500,000

Interest rate: typically not to exceed prime + 6.5 percent

Terms: up to 25 years for real estate, up to 10 years for equipment, up to seven years for lines of credit

Guarantee: up to 90 percent

Exporters looking to meet their short-term capital needs can use the **Export Working Capital Program**. Use this loan to purchase inventory to make the products you export or to finance receivables. You can apply for lines of credit prior to finalizing an export sale or contract.

Max loan amount: \$5 million

Interest rate: negotiated between lender and business, fixed or variable rate

Terms: typically one year, cannot exceed three years

Guarantee: up to 90 percent

Benefits of Exporting

Nearly 96 percent of consumers live outside the U.S., and two-thirds of the world's purchasing power is in foreign countries. If you're a small business owner, here's how to work with the SBA for your trade needs.

STEP 1 GET COUNSELING



STEP 2 FIND BUYERS



STEP 3 GET FUNDING



Expert Advice on Exporting

If you need assistance with international trade regulations, the SBA can be your advocate in foreign markets. Call toll free (855) 722-4877 or email your contact information and trade issue to international@sba.gov.

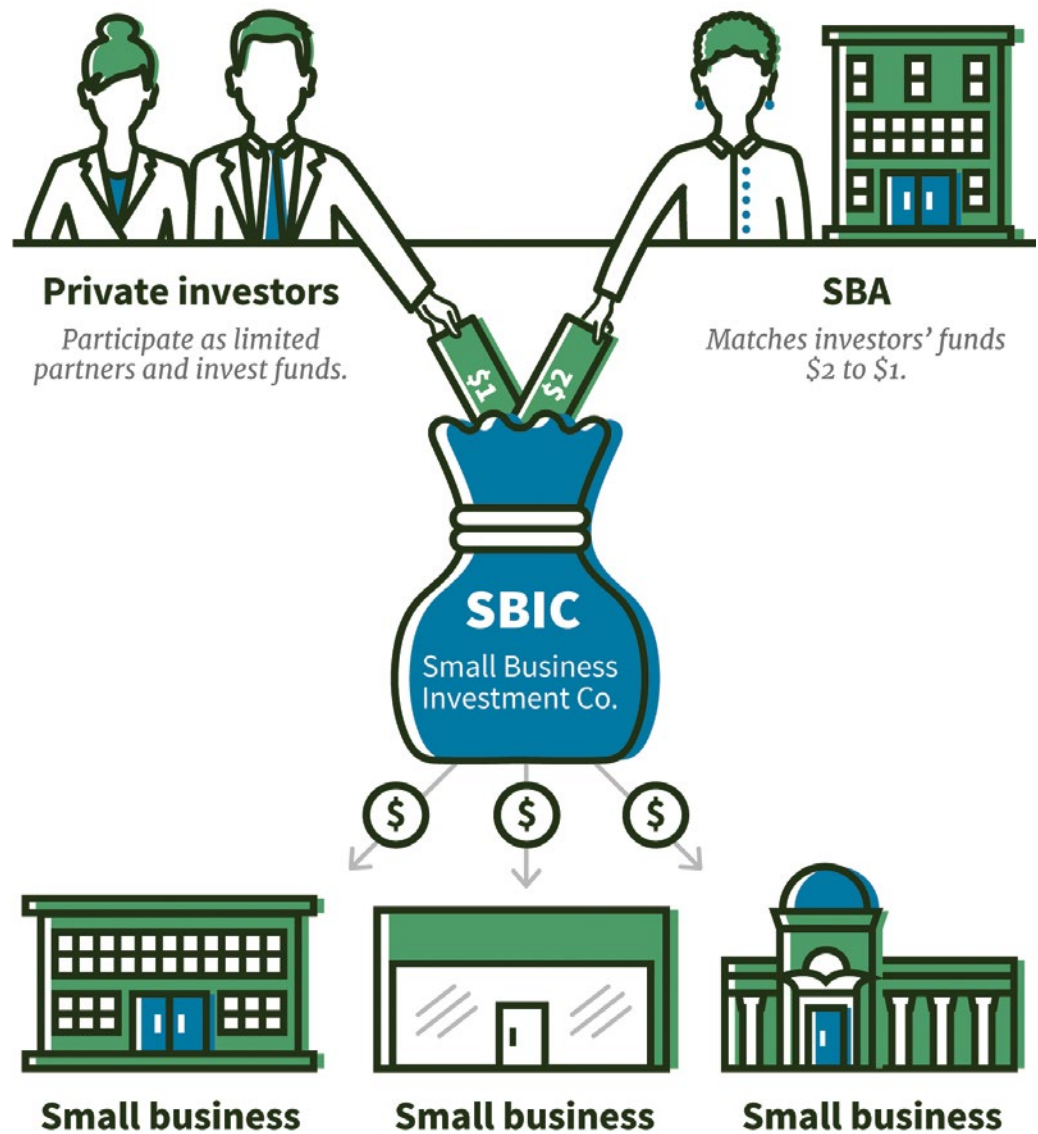
Find an SBA professional in one of the 21 U.S. Export Assistance Centers, sba.gov/tools/local-assistance/eac, located in most major metro areas. The centers are also staffed by the U.S. Department of Commerce and, in some locations, the Export-Import Bank of the United States and other public and private organizations. Also, visit your local Small Business Development Center (see page 8) for exporting assistance from professional business counselors.

Investment Capital

Looking for investors? You might find leads in our Small Business Investment Company online directory.

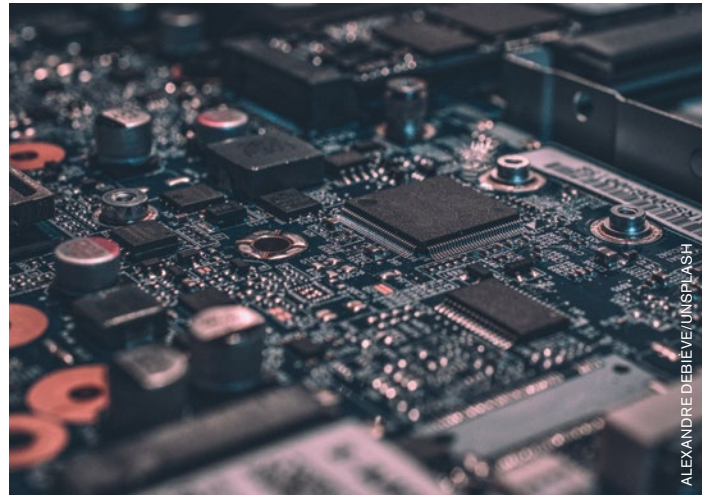
If you own a U.S. small business, you could receive capital from a Small Business Investment Company that is regulated by the SBA. Investment companies with financing expertise in certain industry sectors receive SBA-guaranteed loans, which means the federal government is responsible in case of default. These investment companies use the SBA-guaranteed capital and private funds to invest in qualifying small businesses. Small businesses then receive a loan, equity (a share of ownership an investment company gets in a business), or a combination of both.

Mature, profitable businesses with sufficient cash flow to pay interest are more likely to receive an investment from an SBIC. Each one has its own investment profile in terms of targeted industry, geography, company maturity, the types and size of financing they provide. Search the SBIC directory by visiting [sba.gov](https://www.sba.gov) and clicking on **Funding Program** and then **Investment Capital**.



R&D Opportunities for Next Gen Entrepreneurs

If you are engaged in high-risk research and development, your small business may be eligible to compete for funding to develop your tech and get it to market.



Do you work in one of these areas?

- » advanced materials
- » agTech
- » artificial intelligence
- » biomedical
- » cybersecurity
- » energy
- » first response
- » national security
- » space exploration

The Small Business Innovation Research and the Small Business Technology Transfer programs, also called America's Seed Fund, provide more than \$2.5 billion in early stage capital through more than 4,000 new awards annually.

How it works

Every year, 11 participating federal agencies announce topical areas that address their R&D needs. Eligible businesses submit proposals through a competitive process, and if successful, enter a three phase awards program.

- » Phase I, the proof-of-concept stage, typically lasts from 6-12 months, often providing \$100,000-\$225,000.
- » Phase II, the full R&D period, lasts about 24 months and typically provides \$600,000-\$1.5 million.
- » Phase III, the commercialization stage, where you seek public or private funds for your venture.

How else does your startup benefit? The funding agency does not take an equity position or ownership of your business. The federal government also has a protection period in which it does not disclose your reports and data.

Visit **[sbir.gov](https://www.sbir.gov)** to find funding opportunities and helpful program tutorials, as well as past award winners, such as Qualcomm, iRobot, Illumina, and Symantec.

Participating agencies:

- » Department of Agriculture
- » Department of Commerce
- » National Institute of Standards and Technology
- » National Oceanic and Atmospheric Administration
- » Department of Defense
- » Department of Education
- » Department of Energy
- » Department of Health and Human Services
- » Department of Homeland Security
- » Department of Transportation
- » Environmental Protection Agency
- » NASA
- » National Science Foundation



COURTESY OF FOREST LAKE DRAPERY AND UPHOLSTERY FABRIC CENTER



FOREST LAKE DRAPERY AND UPHOLSTERY FABRIC CENTER



FOREST LAKE DRAPERY AND UPHOLSTERY FABRIC CENTER

After the Flood

A South Carolina fabric business rebounds bigger and better with the help of an SBA disaster loan.

WRITTEN BY CARLEE LAMMERS

After floodwaters devastated his family business, Michael Marsha visited the SBA and received something not many others could give him: security. Marsha is the owner and president of Forest Lake Drapery and Upholstery Fabric Center Inc. in Columbia, South Carolina. The fabric store started in 1964 as an offshoot of L.A. Marsha Textile Co., a closeout fabric store owned by his father and grandfather. Marsha took over the family business in 1990 and worked to grow it into something bigger. "I grew it slow," he

says. "I didn't borrow money. I just took the cashflow over the years and grew it into a big, big company. I didn't really have a banker at all. I didn't really need one."

When catastrophic flooding hit South Carolina in October 2015, water destroyed Marsha's entire fabric inventory and nearly destroyed the lower level of his store, wrecking structural havoc, tearing out sheetrock and destroying the carpeting. The damages came to about \$1.4 million. Crews spent hours cleaning after the floods receded. All that was left of Marsha's business was a shell.

He had to act fast. Marsha bought a space two doors down from his store. Marsha kept his inventory in the upper level of his original store and cut the fabric in his new space. Lenders made offers to help him rebuild, but Marsha wanted better terms. He was speaking to state officials about the flood when he met some SBA disaster assistance specialists.

Marsha recalled how he felt at the time: "I couldn't crawl back into business, I needed to sprint back into business."

He received a low-interest, fixed-rate SBA

“The SBA bent over backward to help me get back in business. I couldn’t have asked for a better situation. I really couldn’t.”

Michael Marsha
Owner/President
Forest Lake Drapery and Upholstery
Fabric Center

disaster loan for \$735,000, which Marsha used to rebuild the property, replace inventory, and install storm shields to protect the property from future floods.

Forest Lake Fabrics reopened a year later and saw back-to-back months of record sales. He rebuilt even stronger and was excelling. SBA assistance didn’t stop with construction. Marsha still regularly consults with his local SBA district office staff for help with online marketing. “Not only does SBA disaster assistance lend you money, but local staff help me find out ways to make money to make sure I’m in a profitable situation to pay them back,” he says. “It’s security.”

Now, three years after the flood, Marsha is doing so well, the SBA recently presented him with the Phoenix Award for Outstanding Small Business in Disaster Recovery. “The SBA bent over backward to help me get back in business,” Marsha says. “I couldn’t have asked for a better situation. I really couldn’t.”



FOREST LAKE DRAPERY AND UPHOLSTERY FABRIC CENTER



FOREST LAKE DRAPERY AND UPHOLSTERY FABRIC CENTER

Working Together

The SBA, the Federal Emergency Management Agency, and other organizations work together to provide assistance to those affected by a disaster. Once immediate safety and security needs are met, the SBA helps get you and your community back to where you were before the disaster. The SBA provides loans to businesses of all sizes, nonprofits, homeowners, and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

Small businesses and nonprofits are also eligible to apply for economic injury losses, even if they suffered no physical damages. These direct loans come with low-interest rates and long terms. Property owners can also secure additional SBA funds to help protect their business or home against a disaster. Visit sba.gov/disaster.



COURTESY OF KATRINA KIDDER

“We Would Have Been Out of Business Twice”

SBA disaster assistance helps a Houston bakery recover after disaster.

WRITTEN BY CARLEE LAMMERS

Three Brothers Bakery is no stranger to difficult times. The business got its start in Chrzanow, Poland in the early 1800s as Morris Jucker’s Bakery. Jucker’s twin boys, Sigmund and Sol, started out in the business in 1932 when a baker’s strike meant only family members could work the ovens—this started a lifetime of camaraderie and partnership between the brothers. They worked together through the outbreak of World War II and the invasion of Poland, enduring internment in a Nazi concentration camp when they were

19. After their liberation, Sigmund and Sol Jucker joined their younger brother, Max, and immigrated to America. Living in Houston, Texas, the three brothers returned to their family roots and established their bakery in 1949, near one of the city’s bayous on Braeswood Boulevard. Today, the three locations of the kosher Eastern European bakery are owned by Sigmund’s son Bobby Jucker and his wife, Janice.

The family has continued to weather storms. Hurricane Ike in 2008 brought 12 inches of rain, destroying the bakery roof. Hurricane Harvey in 2017 poured four and a half feet of water



COURTESY OF THREE BROTHERS BAKERY



COURTESY OF THREE BROTHERS BAKERY

into the building. Photos of the bakery's submerged parking lot went viral on social media.

After each disaster, the family had some money for recovery, but not nearly enough. There was so much to purchase, so much to repair. Each time, Three Brothers turned to the U.S. Small Business Administration's disaster assistance program for help.

The SBA was a saving grace for the Juckers, providing money and resources they wouldn't otherwise have access to. "If it weren't for the SBA, we would've been out of business—twice," Janice Jucker says. "There was no way we would have had the cash to recover."

Houston is recovering, but there's still work to be done. "People are buying sofas and socks," Janice Juckers says, "But they are not yet buying as many cakes and other baked goods." She remains optimistic for a full recovery. The Juckers are also leading an effort to craft legislation that would encourage consumers to shop in areas affected by a disaster—to help rebuild broken economies.

With help from their local SBA district office, the bakery is rebranding, working on a new website, and investing in new marketing strategies. "Everything the SBA does—everything they do—is good," she says.

Disaster Declarations

Who to contact after a disaster is declared by the President



Register with FEMA at

disasterassistance.gov, call **(800) 621-3362**,

TTY: **800-462-7585**, or visit a Disaster Recovery Center.

Locations can be found at **fema.gov/drc**.

Businesses are automatically referred to the SBA. Most homeowners and renters will be referred by FEMA to the SBA to apply for disaster loan assistance. You must complete the SBA application to be considered for assistance. If the agency cannot help you with a loan for all your needs, the SBA will, in most cases, refer you back to FEMA.

Express Bridge Loan Pilot Program

Businesses affected by a Presidential disaster declaration are eligible to receive expedited bridge loan financing through an SBA Express lender. The bridge loan funds may be used for disaster-related purposes while the business waits for long-term financing through the SBA's direct disaster loan program.

Loan Amount: \$25,000

Terms: up to 7 years

Guarantee: 50 percent

Who to contact after a disaster is declared by the SBA

Contact the SBA directly to apply for a disaster loan. Businesses of all sizes, nonprofits, homeowners and renters are eligible to apply:



- online at **disasterloan.sba.gov/ela/**
- visit a federal/state Disaster Recovery Center in your area
- call our customer service center at (800) 659-2955 (TTY: 800-877-8339) and ask for an application package to be mailed to you

FEMA grant assistance for homeowners or renters is not available under an SBA declaration.

Information needed to get started:

- address of damaged residence or business and contact info
- insurance information, including type of insurance, policy numbers, amount received
- household and/or business income
- routing and bank account numbers
- description of disaster-caused damage and losses

How an SBA Disaster Loan Works

The SBA provides loans to businesses of all sizes, nonprofits, homeowners and renters to cover rebuilding costs not covered by insurance or other forms of assistance.

Verification & Processing

An SBA loss verifier will estimate the total loss to your property damaged by the disaster. A loan officer determines your creditworthiness and eligibility after reviewing any insurance or other recovery funds. The SBA can approve and disburse a loan while your insurance recovery is pending. You will be advised in writing of all loan decisions.

- Terms may go up to 30 years. The SBA sets terms based on each borrower's ability to repay, no early payoff fees or penalties.
- Rates are low, based on the type of loan and if you have credit available elsewhere.

For Physical Damages

A business of any size and any nonprofit may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets.

- A homeowner may borrow up to \$200,000 to repair/replace primary residence damage.
- A homeowner or renter may borrow up to \$40,000 to repair/replace damage to personal property, including vehicle losses.

For Economic Injury

The SBA also offers economic injury disaster loans for up to \$2 million to help meet working capital needs caused by a disaster.

- Who are eligible: small businesses, small agricultural cooperatives, small aquaculture businesses, and most nonprofits.
- Economic injury assistance is available regardless of whether the business suffered any property damage.

Closing & Funds Disbursement

Approval decision and disbursement of loan funds is dependent on receipt of your documentation.

Be sure to sign your closing documents. This can be done by mail or with an SBA representative at a closing center, if one is open in your area.

The SBA disburses loan funds as recovery work is completed, items are replaced, and/or as funds are needed. The SBA will typically make an initial disbursement of up to \$25,000, if all requirements are met, within five days of receiving your signed loan closing documents. Your case manager will schedule subsequent disbursements of the full loan amount. Your case manager will work with you to help you meet all loan conditions. Your loan may be adjusted after closing according to your changing circumstances, such as unexpected repair costs or additional insurance proceeds.

Keep in mind

An SBA disaster loan is a direct loan from the government. Other organizations may reduce or not award you a grant if you have received an SBA loan or other assistance. Be sure to check with other organizations to see how an SBA loan might affect your eligibility for their program.

In general, recovery expenses covered by insurance, FEMA or other forms of assistance may reduce the amount provided by your SBA disaster loan.

How to Prepare Your Business for an Emergency

The financial cost of rebuilding a business after a disaster can be overwhelming. However, with a business continuity plan in place, you will be able to rebound and reopen quickly. You'll be in a better position to contribute to the economic recovery of your community.

Establish a protocol to communicate with employees outside of the office to ensure they and their families are safe. Test the procedures regularly.

Keep your plan and all related documents in a digital format or in an accessible, protected, off-site location.

Review your insurance coverage

- Contact your insurance agent to find out if your coverage is right for your business; make sure you understand the policy limits and deductibles.
- Ask about business interruption insurance, which compensates you for lost income and covers operating expenses if your company has to temporarily shut down after a disaster.

Establish a solid supply chain

If your vendors and suppliers are local and the disaster is widespread, you will all be in the same situation—struggling to recover. Set yourself up to be able to get key supplies from companies outside your area, if possible.

- Create a contact list of important contractors and vendors you plan to use in an emergency.
- Make sure you know your suppliers' recovery plans.

Plan for an alternative location

- Do some research in advance of the disaster for several alternative places to relocate your company in case a disaster forces you to close your business for an extended time.

Contact a local real estate agent to get a list of available office space. You could make an agreement with a neighboring business to share office space. You could also make plans for employees to telecommute until your office reopens.



The Ready Business program, ready.gov/business, gives step-by-step guidance on how to prepare your business for a disaster. The series includes preparedness toolkits for earthquakes, hurricanes, inland flooding, power outages, and severe winds/tornadoes. Spanish materials are available.

Surety Bonds

Surety bonds help small businesses win construction, supply, and service contracts.

Surety bonds help small businesses win construction, supply and service contracts by providing the customer with a guarantee the work will be completed. Many contracts require surety bonds, which are offered by surety companies. The SBA guarantee provides an incentive for surety companies to work with small businesses that would normally not be able to obtain the bond. Eligible small businesses can receive the bonding assistance necessary to compete for contracting and subcontracting jobs using the **Surety Bond Guarantee Program**. This program is aimed at small businesses that lack the financial resources or performance track record necessary to secure bonding through regular commercial channels.

Small businesses that often come to the SBA for surety bonds:

- **Startups and firms** in business less than three years
- **Businesses with credit issues** or internally prepared financial statements
- **Subcontract trades** with a desire to establish their own bonding as a prime contractor
- **Those wishing to increase** their current bonding limits

1



Surety bonds are requested

Some contracts require that the business doing the work be properly bonded.

2



Surety partners with business

Authorized surety companies provide surety bonds to businesses that meet their qualifications.

3



The SBA guarantees

The SBA guarantees surety bonds for private surety companies, so more small businesses can qualify.

4



Small businesses benefit

Small businesses get SBA-guaranteed surety bonds so they can get to work.

For Public and Private Prime Contracts and all Subcontracts

The SBA guarantees: bid, payment, performance, and ancillary bonds issued by surety companies

Cost of contract: up to \$6.5 million

SBA reimburses surety companies in case of default
90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to \$100,000
80 percent for all other small businesses.

For Federal Contracts

The SBA guarantees: bid, payment, performance, and ancillary bonds issued by surety companies—if a guarantee would be in the best interest of the government

Cost of contract: up to \$10 million

SBA reimburses surety companies in case of default
90 percent of losses sustained for veteran and service-disabled veteran, minority, 8(a), and HUBZone-certified small businesses; all projects up to \$100,000
80 percent for all other small businesses.

SBA's QuickApp Program

Typically, small businesses provide financial statements and other documentation when applying for surety bond guarantees. This process is streamlined under the **SBA's QuickApp program**, which is for contracts below \$400,000. The streamlined application reduces the normal paperwork to a simple two-page application, and the small business does not need to file any financials with the SBA.

The SBA partners with 35 surety companies and hundreds of bonding agents. Online applications submitted through SBA authorized agents are approved in less than two days for regular applications and within hours for QuickApps. Find authorized agents at sba.gov/osg.



Questions?

Do you want to discuss the advantages of the SBA's Surety Bond Guarantee program or need to locate an SBA authorized agent? Contact a bonding specialist:

Tamara E. Murray
Denver, CO
(303) 927-3479

Kevin Valdes
Seattle, WA
(206) 553-7277

Jennifer C. Bledsoe
Washington, DC
(202) 205-6153

CONTRACTING

Doing Business with the Government



COURTESY OF EVANS CAPACITOR CO.

Staying Power

Evans Capacitor Co. of Rhode Island was chosen as the SBA's 2018 National Small Business Subcontractor of the Year for its customer care.

WRITTEN BY JESS WALKER

Powering some of America's greatest defense and aerospace technologies is a small product from a small business located in the smallest state. Evans Capacitor Co. of Rhode Island is a leading manufacturer of high energy density capacitors, battery-like components that can release stored electrical energy quickly—crucial in applications such as laser or radar systems.

“The best and most rewarding feeling is when we have visitors to our plant, be they customers, politicians, or even from the SBA, who look around and are truly astonished by what we do right here in East Providence,” says Charles Dewey, cofounder and CEO of Evans Capacitor. “They are always smiling and surprised when they see our great employees actually building these devices by hand.”

In 1996, Dewey and his cousin and cofounder Dave Evans spun Evans Capacitor out of an old family business. Dewey handled the business model and finances, and Evans spearheaded engineering and development. Evans's hybrid capacitor invention, which combined electrolytic with electrochemical technology, had come to him in a dream. He made that dream into a reality, but the market for it was not immediately robust. A licensing deal with medical device producer Wilson Greatbatch Technologies incorporated the invention into capacitors for implantable defibrillators, jump-starting the young company.

Evans Capacitor has been a subcontractor since its beginning, with most products sold commercially to defense contractors. Its client base now extends into commercial aviation and the oil and gas industry. “Dave Evans and I decided early on that we would work on what we knew,” says Dewey. “He invented a lot of stuff, but only some things were business-viable. We stuck to what worked and built a niche.”

Evans Capacitor prides itself on its responsiveness to customers. When a client once needed a smaller product, the company repackaged its round capacitor into a square, which provided more energy using the same footprint. Another client's comments about overheating resulted in a capacitor that reduced resistance by half, effectively doubling the power while decreasing the need for cooling. “Listening to our customers is critical so we know which direction to focus our efforts,” says Colin McClennan, vice president and general manager. It's a practice that pays off in relationships and recognition: Longtime customer Lockheed Martin



COURTESY OF EVANS CAPACITOR CO.



COURTESY OF EVANS CAPACITOR CO.

Evans Capacitor built its business by being a subcontractor that sells its products to defense contractors. The company is expanding into commercial aviation and the oil and gas industry.

nominated Evans Capacitor for the 2018 National Small Business Subcontractor of the Year, which the company went on to win.

The State Trade Expansion Program, administered by the SBA's Office of International Trade, has helped Evans Capacitor smooth the peaks and valleys of production through expansion of its customer base. A national export initiative, the STEP grant awards matching funds to states and territory governments to help small businesses enter and thrive in international markets.

For the past two years, Evans Capacitor has used Rhode Island STEP funding to send representatives to global exhibits, create trade show materials, and revamp its website for international audiences. The company has been represented as far away as India, Spain, and the United Kingdom. "We've done programs with [STEP assistance] we likely wouldn't have done otherwise," says McClennan. "I expect we'll continue using it."

Running a small business can be hard, but the close-knit environment makes it worthwhile. When McClennan joined the company in 2000, he thought he'd live in Rhode Island for a year or so before moving back to Ohio. Eighteen years later, he still finds every day at the 47-employee plant engaging and ever-changing. "You're able to have such an impact in a small business," he says, "as opposed to working in a large corporation where the impact of your efforts might be much more diluted."

Dewey is happy for other entrepreneurs to learn from Evans Capacitor's experience. "We hope the SBA uses us as a model, especially to other small businesses looking to get into subcontracting and defense work," he says. "It is a daunting undertaking for a commercial company, but it's been our lives since day one, so maybe we can help." For other small businesses, no matter the industry, Dewey recommends they hone in on their niches. "Don't stray, stay focused, and be the best you can be. As Dave says, 'You have to play the hand you're dealt.' But you can learn to play it well."

How to do business with the government

- 1** Identify your product or service number at **naics.com**.
- 2** Search the FedBizOpps database (**fbo.gov**) or **web.sba.gov/subnet** to see if any federal agencies are looking for your product or service.
- 3** Attend an SBA district office workshop on contracting. Visit **sba.gov/localassistance** to find your local office.
- 4** Talk to a local Small Business Development Center counselor (see page 8) or visit a Procurement Technical Assistance Program adviser. Find your closest center at **aptac-us.org**.
- 5** Obtain a free DUNS number at **fedgov.dnb.com/webform**.
- 6** Register with the System for Award Management (**sam.gov**) to start doing business with the government.
- 7** See if you're eligible for a contracting program and start the certification process. All required documents must be uploaded to **certify.sba.gov** before submitting an offer on a contract set aside for a specific program.

Government Contracting

Is it right for you? Government contracting can be a valuable tool to grow your small business, but it isn't for everyone. Complete the following readiness assessment to help you decide whether your company can successfully compete for government contracts.

1 Does the government buy the product or service that you sell?

- ☒ Continue to question 2.
- ☒ Government contracting may not be for you at this time.
- ☐ Start with your local SBA District Office. If you can't identify at least three federal agencies that might buy what you sell, contracting might not be right for you.

2 Are you capable of fulfilling a government contract (e.g., time, staffing, and materials)?

- ☒ Continue to question 3.
- ☐ Your local SBA District Office can help you gauge ramp-up time and other factors that contribute to government contracting success.

3 Confirm your answer to all of the following:

- Is the majority owner(s) a U.S. citizen?
- Does your company have a place of business in the U.S.?
- Is your business organized for profit?
- Does your business generate revenue?

- ☒ Continue to question 4.
- ☒ These are requirements for participation in government contracting programs.

6 Do you have cash on hand to purchase working inventory, if needed?

- ☒ Continue to question 7.
- ☒ Talk to an SBA Lender about getting a line of credit or a loan to do business with the government.

5 Do you have an accounting system that produces financial statements, such as profit and loss statements, balance sheets, and cash flow projections?

- ☒ Continue to question 6.
- ☒ Before you get into government contracting, make sure your accounting system is compatible with the government's requirements.

4 Are you credit worthy?

- ☒ Continue to question 5.
- ☒ Visit an SBA Resource Partner for tips on repairing your credit.
- ☐ Talk to an SBA Lender about how to build credit.

7 Do you already have federal/state/local government contracting experience?

- ☒ Continue to question 8.
- ☒ If you don't yet have contracting experience, you won't reap the full benefit of opportunities like the 8(a) Business Development Program. You can only participate in the 8(a) program once in a nine-year period, so make sure it's the right time for you.

8 Do you know where to find contracting opportunities?

- ☒ Continue to question 9.
- ☒ Ask an SBA Business Opportunity Specialist for help.

9 Do you have the following:

- A DUNS number?
- The NAICS codes and size standards for your industry?
- SAM registration?

- ☒ Continue below.
- ☒ This is a requirement for participation in some government contracting programs.

It sounds like you may be a good fit for government contracting!
Visit your local SBA District Office or sba.gov/contracting for more information.



SBA Contracting Programs

Your business could earn profit and gain valuable work experience by providing goods or services to the government.

The federal government sets aside contracts for small business, and these certification programs are designed to help you compete for and win federal contracts. Visit [sba.gov/contracting](https://www.sba.gov/contracting) to learn more about set-asides and whether one or more of these government contracting programs is right for your business.

All Small Mentor-Protege Program

Looking for an opportunity to partner with a more experienced firm for mentorship? You may find that effort rewarded in the All Small Mentor-Protege Program, [sba.gov/allsmallmpp](https://www.sba.gov/allsmallmpp). At the same time

you're gaining invaluable direction and experience, you and your mentor can compete for government contracts, further growing your business.

To qualify for this program:

- » Proteges must have a mentor prior to applying for the program. Visit your local SBA office for guidance. Ask about the SBA's Resource Partners and the Procurement Technical Assistance Program for help in connecting you with a mentor business.
- » You must be certified as a small business within your NAICS industry classification and have experience in that field.

- » Mentors and proteges must be organized for profit or as an agricultural cooperative.
- » Mentors cannot own more than 40 percent equity in the protege's business.
- » An SBA determination of affiliation must not exist between the mentor and the protege. All Small-approved partnerships receive an exclusion of affiliation for contracting purposes.

8(a) Business Development Program

If you're an entrepreneur who is socially and economically disadvantaged, you can get business training and government contracting assistance through the 8(a) Business Development Program, [sba.gov/8a](https://www.sba.gov/8a). The program includes free business development education, training workshops, and match-making opportunities with federal buyers. Firms owned by Alaska Native Corporations, Indian tribes, Native Hawaiian organizations, and Community Development Corporations are also eligible for 8(a) business development assistance.

To be eligible for the 8(a) program, your small business must meet the following criteria:

- » qualify as a small business which is unconditionally owned and controlled by one or more socially and economically disadvantaged people of good character
- » be controlled by a U.S. citizen who lives in the United States
- » demonstrate a track record of work and that you have potential for continued success

Socially disadvantaged: those who have been subjected to racial or ethnic prejudice or cultural bias without regard to their individual qualities because of their identity as members of certain groups. The following groups of people are assumed to be socially disadvantaged: Black Americans, Native Americans, Alaska Natives, Native Hawaiians, Hispanic Americans, Asian Pacific Americans, and Subcontinent Asian Americans. A person who is not a member of one of these groups must establish that it is more likely than not that they have suffered disadvantage.

Economically disadvantaged: those whose ability to compete in the marketplace has been impaired because the person has not had as much capital and credit opportunities compared to others in the same or similar line of business who are not socially disadvantaged.

An O'Fallon Casting Inc. employee at work in O'Fallon, MO. Owner Vince Gimeno grew his business thanks to expert SBA business counseling.



The benefits:

- » 8(a) businesses are assigned an SBA professional to help coordinate your business development assistance.
- » You could be awarded an 8(a) sole-source contract up to \$4 million for goods and services; \$7 million for manufacturing, exceptions apply.

What is an 8(a) sole-source contract? A direct awarding of a contract to an 8(a) small business that can provide the needed services.

HUBZones

Businesses located in Historically Underutilized Business Zones, HUBZones, **sba.gov/hubzone**, must be certified to gain special access to federal contracts. To qualify for the program, a small business must:

- » be at least 51 percent owned and controlled by a U.S. citizen(s), a Community Development Corporation, an agricultural cooperative, or an Indian tribe
- » be located within a HUBZone, which includes Indian reservations and military facilities closed by the Base

Realignment and Closure Act. Enter your address in our interactive map to see if your business is located in a HUBZone, **maps.certify.sba.gov/hubzone/map**.

- » have at least 35 percent of your employees residing in a HUBZone



Service-Disabled Veterans

If you're a service-disabled veteran looking to enter the federal marketplace, you may be eligible for this small business certification. To determine your eligibility, contact a veterans business development officer at your local SBA office, or the SBA's Office of Veterans Business Development at **sba.gov/ovbd**. After you have set up to do business with the government in **sam.gov**, update your status as a service-disabled veteran business.

Keep in mind

The SBA does not officially certify this designation, so when a contract awarded based on this eligibility is protested, the SBA will determine if your business meets the eligibility status, ownership and control requirements.

By the Numbers

The U.S. government is the largest single purchaser of goods and services in the world. Every year it awards more than

\$500 billion

in contracts.

Of those prime contracts, the federal government must set aside 23 percent for small businesses.

This includes:

- 5 percent for small disadvantaged businesses
- 5 percent for women-owned small businesses
- 3 percent for HUBZone-certified small businesses
- 3 percent for service-disabled veteran-owned small businesses



Regional/State Contracting Programs

California Department of General Services

Small business and disabled veteran business enterprise set asides
(916) 375-4940
dgs.ca.gov

County of Sacramento

Small Business
Price Preference
(916) 876-6192
dgsweb@saccounty.net

Sacramento Municipal Utility District

Supplier Education and Economic Development program
(916) 732-5600
seedmgr@smud.org

Northern California Procurement Technical Assistance Centers

Businesses that want to sell products or services to federal, state, or local governments receive one-on-one counseling and training at Procurement Technical Assistance Centers, free or low cost.

How can a procurement assistance center help you?

- » A center adviser can help you determine if your business is ready for government contracting.
- » An adviser can help you register in the System for Award Management (sam.gov).
- » Your adviser will help you see if you are eligible for any small business certifications and programs.

Federal contracting can be complex, but you don't have to do it alone. Visit sba.gov/localassistance to find your local SBA office or an SBA Resource Partner near you (see page 8).

California Capital Procurement Technical Assistance Center
Serving northeastern California counties
(916) 442-1729
ptac@cacapital.org

NorCal PTAC
Servicing Del Norte, Humboldt, San Francisco, Shasta, Siskiyou, Solano, and Trinity counties
(707) 826-3919
norcalptac.org

Women-Owned Small Business Certification

If you're a woman proprietor looking to sell to the federal government, you may be eligible for the Women-Owned Small Business certification, sba.gov/wosb.

Here's how to get certified:

1. Make sure you're eligible

- Your business must be at least 51 percent owned and controlled by one or more women who are U.S. citizens. The ownership must be direct and unconditional.
- A woman must hold the highest officer position and have managerial experience required to run the business.
- One or more women must manage the daily business operations on a full-time basis and conduct long-term decision making and planning.

To qualify as an economically disadvantaged woman-owned small business, your company must meet these criteria and the business owner and/or manager must meet certain income and asset requirements.

2. Register

- Register with the System for Award Management (sam.gov) to start doing business with the government.

3. Certify

Self-certify as a woman-owned small business or an economically disadvantaged woman-owned small business for free, or obtain certification from one of the SBA's approved third-party certifiers (which costs a fee):

- El Paso Hispanic Chamber of Commerce
- National Women Business Owners Corporation
- U.S. Women's Chamber of Commerce
- Women's Business Enterprise National Council

All required documents must be uploaded to certify.sba.gov prior to submitting an offer on a contract set aside for the program.

4. Update your status

- Update your status as a woman-owned small business in sam.gov.

5. Search the database

- Search the FedBizOpps database (fbo.gov) for your new business opportunity.



"Working with SMUD really planted the seed to get us off the ground."
Daniel Colson, Owner, DC Enterprises

\$109.2 million in contracts to local small businesses last year

For over 70 years, we've powered the local business community in more ways than just keeping the lights on. Through our SEED program, we're helping local small businesses participate in our competitive bid process and become contractors. With partnerships, education and small business incentives, we're actively supporting our economy. Together, we're brightening the Sacramento region!

Learn more at smud.org/SEED

Powering forward.
Together.



Progressive Casualty Ins. Co. & Affiliates. Business and Workers' Compensation coverage provided and serviced by affiliated and third party insurers.



Small business is no small task.

So Progressive offers commercial auto and business insurance that makes protecting yours no big deal.

Local Agent | ProgressiveCommercial.com

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COMMERCIAL